



e.Forum Posit

"Senate Bill 2, requiring employer-paid health insurance for employees, is another unfunded mandate, an irresponsible new tax on all Californians, that should be rejected by voters."

The purpose of a posit is to encourage discussion among members. It is NOT a poll. A uniform response means a commentary was ill-stated or ill-chosen. This posit addresses an important issue through an aggressive, one-sided statement. Commentary is so varied and interesting that I have included the complete comments, below. — John Loofbourow, MD, Editor

I did it and I had a solo practice. The law only applies to employers who had a lot more employees than I. It's either that or government run medicine. — *Alan H. Galbreath, MD*

I agree that SB 2 is a requirement for employers to have paid health insurance for employees. I agree it is unfunded by the State of California. I disagree that it is irresponsible. I believe it is very responsible. I disagree that it should be rejected by voters. All Physicians should lead the way in providing health coverage for their employees and supporting initiatives like the CMA supported SB2 in obtaining coverage for as many Californians as possible. SB2 is good policy. It just does not go far enough in its coverage. — *Allan D. Siefkin, MD*

California is the most unfriendly state in the union and businesses are leaving. My son-in-law's company is moving from Santa Barbara to Michigan. McClintock Metal here in Woodland is moving half the company to McMinville, OR. I know of at least four families that have sold their homes and are moving to Oregon.

Why is California a business hell?

1. Workers' Comp
2. SB2
3. The...[in]ability to raise wages to meet basic housing costs
4. Litigation.
5. Transportation gridlock.

—*Cleve Baker, MD*

Access to health care should be universal. The first requirement...is health insurance. The current political situation makes government-sponsored unlikely or impossible. We have a 50-year tradition of employer-sponsored health care in this country — if that is how we have decided to pay for health care, then that is how we should pay for health care.

— *Benjamin Leavy, MD*

The difficulty with SB2 is that we do not know the full effects. If the effect is that more patients are covered by employer based insurance, less state money is needed to cover uninsured, and overall per patient insurance costs are lowered since insured patient reimbursements are not being used to subsidize uninsured patients, then SB2 is good. If the overall effect is that employers drop health insurance and opt to pay the penalty creating more uninsured patients and more reliance on state programs, then SB2 is bad. We can all agree that high insurance costs, whether health or workman's comp, is bad for

business. We have to find ways to keep the business climate in California competitive with the rest of the US and the world. — *Creighton Chin, MD*

I disagree. Pretty soon more and more companies will give fewer and fewer benefits. Our country is being Wal-Martized. The cost of business is to adequately care for your employees. — *Douglas Schwilk, MD*

California already funds medical care for those without insurance via MediCal. I don't see why McDonalds and Walmart need welfare support for their employees. Details of implementation are important, and one could envision Walmart outsourcing various jobs, such as housekeeping, to contractors with — you guessed it — 49 employees and thus not covered by SB2. — *James Foerster, MD*

SB2 is an effort to remedy a government-created problem by inflicting more government meddling. The problem needs a solution, but this is just another short-term fix that will cause more ultimate harm than good.

John C. Goodman and Gerald L. Musgrave have published some cogent analysis and recommendations for dealing with the underlying problems. See the (12-year old) *Health Care Reform: The Good, the Bad, and the Ugly*, by Michael Tanner at <http://www.cato.org/pubs/pas/pa184.html>. Its conclusion still applies: "Only solutions that build on a free market in health care will ultimately be successful in controlling costs and increasing access to care. Government involvement in health care has been steadily increasing for 30 years, with disastrous results. It is time to seek solutions in the power of the free market." — *Lee Welter, MD*

I agree. However your wording of the question introduces a significant degree of "selection" bias that may drive a negative response. I am quite concerned that our Society has fallen to such a level on unscientific behavior. One must strive to submit questions to our membership where the wording to questions being posed is "neutral". — *Frank Apgar, MD*

We need a national health plan like other more enlightened nations. We can't let predatory capitalist corporations undermine this as they did with the Clinton plan. Perhaps by forcing business to provide insurance they will in turn push for a rational national healthcare plan. It's a backdoor approach. But the only front door we seem to want to open is the war door. — *John J. McCarthy, MD*

I would also like to know where our leaders were when AB? was passed mandating training on pain management and end of life care. Since when is the legislature qualified to tell us what to study? Don't we know what skills we need without them telling us? This requirement will degrade my skills because it prevents me from studying up on diabetes and other topics the community expects of me. I don't know about the legislature but I only have 168 hours in the week. When the clock strikes midnight there is absolutely nothing more I can do that day. I feel safe in assuring them that I put more of my life into medicine than they do into public policy. I resent being told by those who do not know what I should be doing professionally. This law should be stricken from the books. — *William G. Cushard, Jr., MD*

People will need higher wage if left to pay for their own insurance. And thus people will choose to spend this money in other ways. Much more difficult to pursue one's own health insurance. I fear many families will go without insurance simply due to the inability to maneuver a very difficult system or due to simple procrastination. Children will suffer. Our ERs will then become even MORE over run with the uninsured.

If health insurance were made available to all through universal coverage, then employers would pay the premiums, but could avoid the costs of administering the plan as this would be centralized & cutting down on "middle men". this is the best solution! — *Karen Mo, MD*

I believe the we eventually need a single payor or other system to cover all California residents. However, we do not need another reason to deter business & new jobs when the

sate is in economic trouble. I also haven't seen a rational way of paying for it. I would support a plan to require large, low paying high profit employers like Wal-mart cover employees or refund the state for their employees that use Healthy Families because the company premiums for their dependents are too high. — *Tamara Robinson, MD*

The cost of health care is increasing yet there are no other proposed sources for funding it. Until a more universal system is achieved this is our only solution. Otherwise people will not be able to afford it. I think patient education is so important. They need to realize there are limited resources and when they insist on tests or visits that their doctor doesn't think are necessary they are raising the price for everyone. As MDs we have to evaluate the disproportional (but futile) amount spent at the end of life rather than prevention (of obesity, smoking, risky behaviors) which is less expensive and really can make a difference. — *Karyl Andolina, MD*

I disagree, although Solo's for the most part of opposed. I believe that lack of insurance for many Californians is a serious problem and as an employer already provide insurance coverage because it's the right thing to do. — *Lee Snook, MD*

I don't know anything about this particular bill, but anything that increases insurance coverage in California is something I would support. — *James A. Margolis, MD*

A tax it may be, but it is a tax that falls heaviest on businesses that currently getting a "free ride" by not providing health benefits to their employees. Our current employer-financed health care system can only work if all employers "play the game"; otherwise, a government-financed (universal Medicare) system is the only logical alternative. — *Patrick Romano, MD*

A stable society is good for business. A healthy populace is an important component of a stable society. The widening gap in access to health care is destabilizing. — *Paul Cox, MD*

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